



Office of the  
Healthcare  
Advocate  
STATE OF CONNECTICUT

**Testimony of Victoria Veltri  
State Healthcare Advocate  
Before the Insurance and Real Estate Committee  
In support of SB 192  
February 27, 2014**

Good afternoon, Representative Megna, Senator Crisco, Senator Kelly, Representative Sampson, and members of the Insurance and Real Estate Committee. For the record, I am Vicki Veltri, State Healthcare Advocate with the Office Healthcare Advocate ("OHA"). OHA is an independent state agency with a three-fold mission: assuring managed care consumers have access to medically necessary healthcare; educating consumers about their rights and responsibilities under health insurance plans; and, informing you of problems consumers are facing in accessing care and proposing solutions to those problems.

I would like to thank you for the opportunity to comment on SB 192, An Act Concerning the Qualifications of Clinical Peers for Adverse Determinations. OHA clinical staff assists consumers with denials of care, in part, by reviewing the medical record and provider's treatment plan, comparing it to the pertinent clinical criteria and drafting appeals that address the clinical merits of the treatment, as indicated by the record and the treating provider.

SB 192's additional requirement that clinical peers possess a valid license, as well as appropriate board certification and actual practice experience in the relevant specialty, continues to strengthen the existing statutory consumer protections, and promotes the utilization of specialists with direct and relevant expertise in the condition or treatment being reviewed.

This represents the continuing acknowledgment and understanding of the importance of clinically

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competent and appropriate review of denied claims, a concept that stakeholders have successfully collaborated on in the past. OHA and insurers worked together on Public Act 13-3 to create specific and appropriate criteria for the evaluation of behavioral health and substance use treatment requests for children and adults. Although these criteria, which contemplate the unique factors, criteria and needs of consumers struggling with mental health or substance use issues, have only been in effect since October, they represent the principles promoted in SB 192, that effective evaluation of an individual's healthcare needs is most effectively done by a provider with direct training, experience, and expertise in that area.

Thank you for providing me the opportunity to deliver OHA's testimony today. We look forward to continuing to collaborate and advocate for the consumers of Connecticut in this important matter.

If you have any questions concerning my testimony, please feel free to contact me at

[victoria.veltri@ct.gov](mailto:victoria.veltri@ct.gov).